

IN THE CLAIMS:

Please cancel claims 19 and 22 without prejudice, and amend the claims as follows:

1. (Currently Amended) A method for price-guaranteeing an item purchased by a customer, comprising:
determining whether the item is purchased using a store credit card account for the store from which the item is purchased;
if the item is purchased using the store credit card account:
receiving, by a central computer system, transaction data from a cash register computer system, the transaction data including an item identification number and an item purchase price;
comparing the item purchase price to a comparison price comprising at least one of an item current price and an item match price; and
if the item purchase price is higher than the comparison price, crediting an amount to [[a]] the store credit card account of the customer; and
if the item is not purchased using the store credit card account, notifying the customer of potential credits incurred by using the store credit card.
2. (Currently Amended) The method of claim 1, wherein the store credit card account is a department store credit card account.
3. (Original) The method of claim 1, wherein the amount represents a price differential between the item purchase price and the comparison price.
4. (Original) The method of claim 1, wherein the transaction data includes one or more information selected from a customer identification number, an item description, a quantity of item purchased and a purchased date.

5. (Original) The method of claim 1, wherein the step of comparing is periodically performed.
6. (Original) The method of claim 1, further comprising:
receiving, by the central computer system, price matching data from the cash register computer system, the price matching data including at least one of an item identification number, the item match price, an item sale start date, an item sale duration, and a competitor store identification; and
storing price matching data into a data storage device of the central computer system.
7. (Currently Amended) The method of claim 1, further comprising:
providing ~~a reason~~ an explanation to the customer for crediting the credit card account of the customer, wherein the explanation is selected from one of:
a price guarantee credit for a price reduction from the same department store;
a price match credit for matching a price from another store; and
an error.
8. (Original) The method of claim 1, wherein the transaction data further includes an item purchase date.
9. (Currently Amended) The method of claim 8, further comprising:
comparing the item purchase date to a current date;
if the item purchase date is the same as the current date, comparing the item purchase price to the item current price to determine whether ~~a scanner~~ an error occurred; and
if ~~a scanner~~ the error occurred, crediting a price differential to the credit card account of the customer.

10. (Original) The method of claim 8, further comprising:
comparing the item purchase date to a current date; and
crediting the amount only if the current date is within a price-guarantee period
from the item purchase date.
11. (Currently Amended) The method of claim 1, further comprising:
if the item is not purchased using the store credit card account, notifying the
customer of potential credits if a balance is transferred from another credit card account
to the in using a department store credit card account instead of crediting an amount to
a credit card account of the customer.
12. (Currently Amended) The method of claim ~~[[1,]]~~ 11, further comprising:
determining whether the customer has transferred a balance from another credit
card account to the store credit card account, wherein the amount is credited to a
~~department~~the store credit card account of the customer ~~after if the customer transfers~~
has transferred a balance from another credit card account to the ~~department~~ store
credit card account.
13. (Currently Amended) A ~~signal bearing~~ computer readable storage medium,
comprising a program which, when executed by a processor, performs operations for
price-guaranteeing an item purchased by a customer, the operations comprising:
determining whether the item is purchased using a store credit card account for
the store from which the item is purchased;
if the item is purchased using the store credit card account:
receiving, by a central computer system, transaction data from a cash
register computer system, the transaction data including an item identification
number and an item purchase price;
comparing the item purchase price to a comparison price comprising at
least one of an item current price and an item match price; and

if the item purchase price is higher than the comparison price, crediting an amount to [[a]] the store credit card account of the customer; and
if the item is not purchased using the store credit card account, notifying the customer of potential credits incurred by using the store credit card.

14. (Currently Amended) The ~~signal bearing~~ computer readable storage medium of claim 13, wherein the amount represents a price differential between the item purchase price and the comparison price.

15. (Currently Amended) The ~~signal bearing~~ computer readable storage medium of claim 13, wherein the transaction data includes one or more information selected from a customer identification number, an item description, a quantity of item purchased and a purchased date.

16. (Currently Amended) The ~~signal bearing~~ computer readable medium of claim 13, wherein the step of comparing is periodically performed.

17. (Currently Amended) The ~~signal bearing~~ computer readable storage medium of claim 13, wherein the operations further comprise providing ~~a reason an explanation to the customer~~ for crediting the credit card account of the customer, wherein the explanation is selected from one of:
a price guarantee credit for a price reduction from the same department
store;
a price match credit for matching a price from another store; and
an error.

18. (Currently Amended) The ~~signal bearing~~ computer readable storage medium of claim 13, wherein the operations further comprise:
receiving, by the central computer system, price matching data from the cash register computer system, the price matching data including at least one of an item

identification number, the item match price, an item sale start date, an item sale duration, and a competitor store identification; and
storing price matching data into a data storage device of the central computer system.

19. (Canceled) The signal bearing medium of claim 13, wherein the transaction data further includes an item purchase date.

20. (Currently Amended) ~~The signal bearing computer readable storage medium of claim [[19,]] 13, wherein the transaction data further includes an item purchase date, and~~ wherein the operations further comprise:
comparing the item purchase date to a current date;
if the item purchase date is the same as the current date, comparing the item purchase price to the item current price to determine whether ~~a scanner~~ an error occurred; and
if ~~a scanner~~ an error occurred, crediting a price differential to the credit card account of the customer.

21. (Currently Amended) ~~The signal bearing computer readable storage medium of claim 13, wherein the transaction data further includes an item purchase date, and~~ wherein the operations further comprise:
comparing the item purchase date to a current date; and
crediting the amount only if the current date is within a price-guarantee period from the item purchase date.

22. (Currently Amended) An apparatus for price-guaranteeing an item purchased by a customer, comprising:
a central computer system having a processor, a memory and one or more storage devices for storing data connected to the processor, wherein the processor is configured to:

determine whether the item is purchased using a store credit card account for the store from which the item is purchased;

if the item is purchased using the store credit card account:

receive transaction data from a cash register computer system, the transaction data including an item identification number and an item purchase price;

compare the item purchase price to a comparison price comprising at least one of an item current price and an item match price; and

if the item purchase price is higher than the comparison price, credit an amount to [[a]] store credit card account of the customer; and

if the item is not purchased using the store credit card account, notify the customer of potential credits incurred by using the store credit card.

23. (Canceled) The apparatus of claim 22, wherein the central computer system is a department store credit card computer system.

24. (Original) The apparatus of claim 22, wherein the processor is further configured to periodically compare the item purchase price to the comparison price.

25. (Original) The apparatus of claim 22, wherein the processor is further configured to:

receive price matching data from the cash register computer system, the price matching data including one or more information selected from an item identification number, the item match price, an item sale start date, an item sale duration, and a competitor store identification; and

store price matching data into a data storage device of the central computer system.

26. (Currently Amended) The apparatus of claim 22, wherein the processor is further configured to provide ~~a reason~~ an explanation to the customer for crediting the credit card account of the customer, wherein the explanation is selected from one of:
a price guarantee credit for a price reduction from the same department store;
a price match credit for matching a price from another store; and
an error.

27. (Currently Amended) The apparatus of claim 22, wherein the processor is further configured to
receive transaction data including an item purchase date;
compare the item purchase date to a current date;
if the item purchase date is the same as the current date, compare the item purchase price to the item current price to determine whether ~~a scanner~~ an error occurred; and
if ~~a scanner~~ an error occurred, credit a price differential to the credit card account of the customer.

28. (Original) The apparatus of claim 22, wherein the processor is further configured to:
receive transaction data including an item purchase date;
compare the item purchase date to a current date; and
credit the amount only if the current date is within a price-guarantee period from the item purchase date.

Please add the following new claim:

29. (New) The apparatus of claim 22, wherein the processor is further configured to:

if the item is not purchased using the store credit card account, notify the customer of potential credits if a balance is transferred from another credit card account to the store credit card account;

determine whether the customer has transferred a balance from another credit card account to the store credit card account; and

credit the amount to the store credit card account of the customer if the customer has transferred a balance from another credit card account to the store credit card account.

30. (New) The computer readable medium of claim 13, wherein the operations further comprise:

if the item is not purchased using the store credit card account, notify the customer of potential credits if a balance is transferred from another credit card account to the store credit card account;

determine whether the customer has transferred a balance from another credit card account to the store credit card account; and

credit the amount to the store credit card account of the customer if the customer has transferred a balance from another credit card account to the store credit card account.